

### **Human Services Committee**

Public Testimony of Connecticut Women's Education and Legal Fund (CWEALF)

H.B. 6617: *An Act Promoting Equity in Coverage for Fertility Health Care*

H.B. 6618: *An Act Concerning Medical Assistance for Certain Persons Receiving Abortion Care and Related Services in Connecticut*

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The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide nonprofit that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For nearly fifty years, CWEALF has been a leading advocate for policies that advance the economic security of women across our state and promote gender equity in the workplace.

Through CWEALF's Legal Education Program, we provide information, education, referrals, and bilingual advocacy to the Connecticut community to ensure that all individuals in our state have access to legal justice. The majority of CWEALF's clients are low-income women with at least one dependent who earn incomes less than \$29,000 per year.

We urge the committee to support H.B. 6617: *An Act Promoting Equity in Coverage for Fertility Health Care*.

House Bill No. 6617 removes barriers to fertility care and helps ensure that Connecticut residents have equitable access to the reproductive care they need to build their families. The cost of fertility care can range from a thousand to tens of thousands of dollars which puts treatment out of reach for the vast majority of people who do not have fertility insurance coverage.

Current Connecticut law requires private insurance providers to cover fertility treatment only for people who meet a limited definition of "infertility" that is defined in reference to heterosexual intercourse - a narrow definition that excludes single individuals and LGBTQ+ families from coverage. House Bill No. 6617 would bring Connecticut's existing fertility insurance requirements up to speed with the state's other laws that recognize and honor the needs of modern families.

Research also shows that Connecticut's existing law promotes racial disparities in accessing fertility care. The current coverage requirement only applies to private insurers and therefore excludes people who are insured by HUSKY Health, the state's Medicaid program, who are disproportionately Black and Latinx. This is especially concerning for Black women, who are more likely to experience infertility but, due to structural and systemic racism and discrimination, are less likely to seek care.

The ability to grow and care for the family that you wish for, including access to fertility services for those who need it, is fundamental to reproductive justice. The share of women of color who utilize medical services to help them become pregnant is less than that of non-Hispanic White women, despite research that indicates Black and American Indian/Alaska Native (AI/AN) women experience higher rates of infertility.<sup>1</sup> Several factors, such as differences in insurance coverage, income and availability of services, as well as misconceptions and stereotypes about fertility, affect access to infertility care. Combined with the history of discrimination and racism in reproductive care and decades of harm inflicted on women of color, some may delay or forgo fertility care altogether.<sup>2</sup>

House Bill No. 6617 also clarifies and codifies insurance coverage for medically necessary fertility preservation, which allows people to protect their ability to become parents in the future. This is especially important for individuals facing a medical diagnosis or treatment that can impair fertility, including cancer patients, transgender individuals and others with a medical need.

Private employers already voluntarily offer insurance plans that include comprehensive fertility care coverage for employees. House Bill No. 6617 is a critical step to align state law with business best practices and Connecticut values by ensuring that residents have the opportunity to start or grow their families, no matter how they are insured.

We also urge the Committee to support H.B. 6618: *An Act Concerning Medical Assistance for Certain Persons Receiving Abortion Care and Related Services in Connecticut*.

House Bill No. 6618 will provide funding for people who are in need of financial assistance while traveling to Connecticut to receive abortion care. To date, eighteen states across the country have completely banned or severely restricted abortion, forcing patients to travel to other states to seek legal abortion care.

Financial barriers should not prohibit them from receiving the time sensitive, essential health care that they need, especially when anti-abortion politicians are outlawing this care in their home states. Abortion bans have the most severe impact on people who already face systemic and structural barriers to care, including BIPOC communities, people with low-income, immigrants, LGBTQ+ people, and more.

House Bill No. 6618 today supports access to abortion care in Connecticut, addresses a critical public health need and is an important step to eliminate barriers to essential, time-sensitive health care. We urge the Committee and Connecticut lawmakers to advance this legislation this session.

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<sup>1</sup> KKF. Coverage and Use of Fertility Services in the U.S. Retrieved from: [https://www.kff.org/womens-health-policy/issue-brief/coverage-and-use-of-fertility-services-in-the-u-s/?utm\\_campaign=KFF-2020-Womens-Health-Policy-WHP&utm\\_medium=email&hsmi=2&hsenc=p2ANqtz-7HJzFTL4m5jbBKmN04YbA503f-zm4CaehHDMBpkODb42sDNpKNLz4u6lvBtjHku7pazoWNO1e4oPV0g-nj1gf7\\_qgA&utm\\_content=2&utm\\_source=hs\\_email](https://www.kff.org/womens-health-policy/issue-brief/coverage-and-use-of-fertility-services-in-the-u-s/?utm_campaign=KFF-2020-Womens-Health-Policy-WHP&utm_medium=email&hsmi=2&hsenc=p2ANqtz-7HJzFTL4m5jbBKmN04YbA503f-zm4CaehHDMBpkODb42sDNpKNLz4u6lvBtjHku7pazoWNO1e4oPV0g-nj1gf7_qgA&utm_content=2&utm_source=hs_email)

<sup>2</sup> See note 1.